Exhibit 11

Prospectus supplement dated May 29, 2007 (to prospectus dated April 9, 2007)

$497,503,000

RALI Series 2007-QH5 Trust
Issuing Entity

Residential Accredit Loans, Inc.
Depositor

Residential Funding Company, LLC
Master Servicer and Sponsor

Mortgage Asset-Backed Pass-Through Certificates, Series 2007-QH5

The trust will hold a pool of one- to four-family residential, payment-option, hybrid adjustable-rate first lien mortgage loans with a negative amortization feature divided into two loan groups.

Offered Certificates

The trust will issue these classes of certificates that are offered under this prospectus supplement:

- 4 classes of senior certificates designated Class A-I-1, Class A-I-2, Class A-I-3 and Class A-II; and

- 8 classes of subordinated certificates designated Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7 and Class M-8 all as more fully described in the table on page S-6 of this prospectus supplement.

Credit Enhancement

Credit enhancement for the offered certificates consists of:

- net monthly excess cash flow;

- overcollateralization;

- a swap agreement;

- cross-collateralization; and

- subordination provided to the Class A Certificates by the Class M Certificates, and subordination provided to the Class M Certificates by each class of Class M Certificates with a lower payment priority.

Distributions on the certificates will be on the 25th of each month or, if the 25th is not a business day, on the next business day, beginning June 25, 2007.

You should consider carefully the risk factors beginning on page S-19 in this prospectus supplement.

Neither the Securities and Exchange Commission nor any state securities commission has approved or disapproved of the offered certificates or determined that this prospectus supplement or the prospectus is accurate or complete. Any representation to the contrary is a criminal offense.

The Attorney General of the State of New York has not passed on or endorsed the merits of this offering. Any representation to the contrary is unlawful.

The certificates represent interests only in the trust, as the issuing entity, and do not represent interests in or obligations of Residential Accredit Loans, Inc., as the depositor, Residential Funding Company, LLC, as the sponsor, or any of their affiliates.

Goldman, Sachs & Co. and Residential Funding Securities, LLC, as underwriters, will purchase all of the offered certificates from the depositor. The certificates are offered by the issuing entity through the underwriters to prospective purchasers from time to time in negotiated transactions at varying prices to be determined at the time of sale. The net proceeds to the depositor from the sale of the underwritten certificates will be approximately 99.82% of the certificate principal balance of the underwritten certificates, plus accrued interest, before deducting expenses.

Goldman, Sachs & Co.
GMAC RFC Securities

The Trust and the Supplemental Interest Trust

The depositor will establish a trust with respect to the Series 2007-QH5 Certificates, under a series supplement, dated as of May 1, 2007, to the standard terms of pooling and servicing agreement, dated as of May 1, 2007, among the depositor, the master servicer and the trustee.

On the closing date, the depositor will deposit the pool of mortgage loans described in this prospectus supplement into the trust, which will be divided into two loan groups based on the characteristics, as described in this prospectus supplement. In addition, the supplemental interest trust trustee will enter into a swap agreement for the benefit of the Class A Certificates and Class M Certificates. Each certificate will represent a partial ownership interest in the trust and the supplemental interest trust.

The Mortgage Pool

The trust will contain approximately 1,292 payment-option, hybrid adjustable-rate mortgage loans, with a negative amortization feature, with an aggregate principal balance of approximately $500,003,936 as of the cut-off date. The mortgage loans are secured by first liens on one- to four- family residential properties.

The mortgage loans to be deposited into the trust will be divided into two loan groups. The group I loans will consist of payment-option, hybrid adjustable-rate mortgage loans, with a negative amortization feature, which had principal balances at origination which were less than, equal to or greater than the conforming balance. The group II loans will consist of payment-option, hybrid adjustable-rate mortgage loans, with a negative amortization feature, which had principal balances at origination which were less than or equal to the conforming balance.

The mortgage loans have the following characteristics as of the cut-off date, after deducting payments due during the month of the cut-off date:

Loan Group I

	Range	Weighted Average
Principal balance	$57,000 to $2,283,000	$496,143*
Mortgage rate	5.875% to 8.125%	7.2229%
Remaining stated term to maturity (months)	352 to 360	359

* Indicates average principal balance

The following tables describe certain characteristics of the group I loans included in the trust as of the cut-off date:

Loan Purpose	Number of Mortgage Loans	Principal Balance	Percent of Principal Balance
Purchase.........................	154	$ 65,435,819	18.84%
Rate/Term Refinance.............	252	129,421,813	37.27
Equity Refinance................	294	152,442,122	43.89
Total.........................	700	$347,299,754	100.00%

Loan Documentation	Number of Mortgage Loans	Principal Balance	Percent of Principal Balance
Full/Alternate Documentation.....	72	$ 33,671,616	9.70%
Reduced Documentation...........	628	313,628,138	90.30
Total.........................	700	$347,299,754	100.00%

The properties securing the group I loans include single-family detached properties, properties in planned unit developments, two-to-four family units, condominiums and townhouses.

Loan Group II

	Range	Weighted Average
Principal balance	$75,000 to $631,448	$257,946*
Mortgage rate	5.750% to 8.250%	7.3634%
Remaining stated term to maturity (months)	353 to 360	359

* Indicates average principal balance

The following tables describe certain characteristics of the group II loans included in the trust as of the cut-off date:

Loan Purpose	Number of Mortgage Loans	Principal Balance	Percent of Principal Balance
Purchase...........................	38	$ 8,306,575	5.44%
Rate/Term Refinance................	204	54,356,013	35.60
Equity Refinance...................	350	90,041,594	58.96
Total............................	592	$152,704,182	100.00%

Loan Documentation	Number of Mortgage Loans	Principal Balance	Percent of Principal Balance
Full/Alternate Documentation.......	81	$ 19,882,148	13.02%
Reduced Documentation..............	511	132,822,034	86.98
Total............................	592	$152,704,182	100.00%

The properties securing the group II loans include single-family detached properties, properties in planned unit developments, two-to-four family units, condominiums and townhouses.

Total Pool

	Range	Weighted Average
Principal balance	$57,000 to $2,283,000	$387,000*
Mortgage rate	5.750% to 8.250%	7.2658%
Remaining stated term to maturity (months)	352 to 360	359

* Indicates average principal balance

The following tables describe certain characteristics of the mortgage loans included in the trust as of the cut-off date:

Loan Purpose	Number of Mortgage Loans	Principal Balance	Percent of Principal Balance
Purchase...........................	192	$ 73,742,394	14.75%
Rate/Term Refinance................	456	183,777,826	36.76
Equity Refinance...................	644	242,483,716	48.50
Total............................	1,292	$500,003,936	100.00%

	Number of Mortgage	Principal	Percent of Principal

Loan Documentation	Loans	Balance	Balance
Full/Alternate Documentation.......	153	$ 53,553,764	10.71%
Reduced Documentation..............	1,139	446,450,171	89.29
Total............................	1,292	$500,003,936	100.00%

The properties securing the mortgage loans include single-family detached properties, properties in planned unit developments, two-to-four family units, condominiums and townhouses.

Generally, the mortgage loans were originated using less stringent underwriting standards than the underwriting standards applied by certain other first lien mortgage loan purchase programs, such as those of Fannie Mae, Freddie Mac or the depositor's affiliate, Residential Funding Mortgage Securities I, Inc.

The securities described on the table on page S-6 are the only securities backed by this mortgage pool that will be issued.

For additional information regarding the mortgage pool see "Description of the Mortgage Pool" in this prospectus supplement.

Servicing

Residential Funding Company, LLC will master service the mortgage loans, as more fully described under "Pooling and Servicing Agreement" herein.

The servicing fees for each mortgage loan are payable out of the interest payments on that mortgage loan prior to payments to certificateholders. The servicing fees relating to each mortgage loan will be 0.425% per annum of the outstanding principal balance of that mortgage loan. The servicing fees consist of (a) servicing fees payable to the master servicer, which are payable with respect to each mortgage loan at a rate of 0.05% per annum, and (b) subservicing fees payable to the subservicers, which are payable with respect to each mortgage loan at a rate of 0.375% per annum, and other related compensation payable to the subservicer, including such compensation paid to the master servicer as the direct servicer of a mortgage loan for which there is no subservicer.

Repurchases or Substitutions of Mortgage Loans

If Residential Funding Company, LLC cannot cure a breach of any representation or warranty made by it and assigned to the trustee for the benefit of the certificateholders relating to a mortgage loan within 90 days after notice from the trustee or servicer, and the breach materially and adversely affects the interests of the certificateholders in the mortgage loan, Residential Funding Company, LLC will be obligated to purchase the mortgage loan at a price equal to its principal balance as of the date of purchase plus accrued and unpaid interest to the first day of the month following the month of repurchase, less the amount payable in respect of servicing compensation.

Likewise, as described under "Description of the Certificates--Review of Mortgage Loan or Contract Documents" in the prospectus, if Residential Funding Company, LLC cannot cure certain documentary defects with respect to a mortgage loan, Residential Funding Company, LLC will be required to repurchase the related mortgage loan.

In addition, Residential Funding Company, LLC may substitute a new mortgage loan for a deleted mortgage loan that is removed from the trust within two years after the closing date if it delivers an opinion of counsel with respect to certain tax matters. Any substitute mortgage loan will be required to satisfy certain conditions regarding its outstanding principal balance, mortgage rate, loan-to-value ratio and remaining term to stated maturity, as described more fully under "The Trusts--Limited Right of Substitution" in the prospectus. See also "The Trusts--Repurchases of Mortgage Collateral" in the prospectus.

Distributions on the Offered Certificates

Amount available for monthly distribution. On each monthly distribution date, the trustee will make distributions to investors. The Class A-I Certificates will relate to and will receive distributions primarily from loan group I. The Class A-II Certificates will relate to and will receive distributions primarily from loan group II. The Class M Certificates will relate to and will receive distributions from both loan groups. The amounts available for distribution will be allocated on a loan group basis and generally will include:

- collections of monthly payments on the related mortgage loans, including prepayments and other unscheduled collections, plus

- net swap payments payable to the supplemental interest trust that are allocated to that loan group, plus

investor-based class exemptions or other applicable exemption described in this prospectus supplement under "ERISA Considerations." The supplemental interest trust will terminate after the distribution date in May 2012.

See "ERISA Considerations" in this prospectus supplement and in the prospectus.

Tax Status

For federal income tax purposes, the depositor will elect to treat the trust as five real estate mortgage investment conduits. No REMIC election will be made with respect to the supplemental interest trust and the swap agreement and the supplemental interest trust account will not be assets of any REMIC. The offered certificates will each represent ownership of a regular interest coupled with an interest in a limited recourse notional principal contract. The offered certificates (exclusive of the notional principal contract component) generally will be treated as representing ownership of debt for federal income tax purposes. You will be required to include in income all interest and original issue discount, if any, on such certificates in accordance with the accrual method of accounting regardless of your usual methods of accounting. For federal income tax purposes, the Class R Certificates will represent ownership of the sole classes of residual interests in the related REMICs.

For further information regarding the federal income tax consequences of investing in the offered certificates, see "Material Federal Income Tax Consequences" in this prospectus supplement and in the prospectus.

RISK FACTORS

The offered certificates are not suitable investments for all investors. In particular, you should not purchase any class of offered certificates unless you understand the prepayment, credit, liquidity and market risks associated with that class.

The offered certificates are complex securities. You should possess, either alone or together with an investment advisor, the expertise necessary to evaluate the information contained in this prospectus supplement and the prospectus in the context of your financial situation and tolerance for risk.

You should carefully consider the following risk factors in connection with the purchase of the offered certificates:

Negative Amortization Loans and Deferred Interest

The yield on and weighted average lives of the certificates will be subject to negative amortization on the mortgage loans.

The interest rates on the mortgage loans adjust monthly, semi-annually or annually, after an initial fixed rate period of five years. The minimum monthly payment for the mortgage loans will (i) adjust annually during the period that commences on the date on which the initial fixed rate period expires and ends on the scheduled recast date (subject to maximum interest rates, payment caps and other limitations) and (ii) adjust monthly, semi-annually or annually after the scheduled recast date (subject to maximum interest rates and other limitations). Prior to the scheduled recast date (which is the tenth anniversary of the first payment date) or the unscheduled recast date (which is the date on which the negative amortization limit is reached), the amount of interest accruing on the principal balance of the mortgage loans may exceed the amount of the minimum monthly payment. As a result, a portion of the accrued interest on any mortgage loan may not be paid. That portion of accrued interest will become deferred interest that will be added to the principal balance of the related mortgage loan.

In addition, beginning initially upon the earlier to occur of the scheduled recast date or the unscheduled recast date, the monthly payment due on that mortgage loan will be recast. If the mortgage loan is recast as a result of the occurrence of the scheduled recast date, the mortgage loan will be recast in order to provide for the outstanding balance of the mortgage loan to be paid in full at its maturity by the payment of equal monthly installments. If the mortgage loan is recast as a result of the occurrence of the unscheduled recast date, the mortgage loan will be recast so that the minimum monthly payment will be an interest-only payment until the day on which the scheduled recast date occurs. These features may affect the rate at which principal on these mortgage loans is paid and may create a greater risk of default if the borrowers are unable to pay the monthly payments on the increased principal balances.

The amount of deferred interest, if any, with respect to mortgage loans for a given month will reduce the amount of interest collected on these mortgage loans that is available for distributions of interest on the related

certificates. The resulting reduction in interest collections on the mortgage loans will be offset, in part or in whole, by applying (i) full or partial principal prepayments received on the related mortgage loans and (ii) interest received on the related mortgage loans in excess of (x) the amount of interest payable on the related certificates for that distribution date, (y) the expense fee and (z) any net swap payments and swap termination payments not due to a swap counterparty trigger event owed to the swap counterparty. For any distribution date, the remaining deferred interest, or net deferred interest, on the related mortgage loans will reduce the amount of funds available for distribution of interest on the related certificates. The pass-through rate for each class of offered certificates for any distribution date will be subject to an interest rate cap based on the amount of interest received or advanced with respect to the related mortgage loans, net of the master servicing fees, subservicing fees, any net swap payments or swap termination payments not due to a swap counterparty trigger event owed to the swap counterparty, and full or partial principal prepayments received on the mortgage loans, which is referred to as the available funds rate. To the extent the pass-through rate that would otherwise be paid to a class of certificates exceeds the related available funds rate for such class of certificates, an interest shortfall will result. Although holders of any class of offered certificates will be entitled to receive the resulting interest carry-forward amount from excess cash flow, if any, in future periods and payments received under the swap agreement, net deferred interest could, as a result, affect the weighted average life of the related class or classes of certificates. Only the amount by which full and partial principal prepayments received on the related mortgage loans exceeds the amount of deferred interest on those mortgage loans, together with other scheduled and unscheduled payments of principal, will be distributed as a principal distribution on the related certificates. We cannot predict the extent to which deferred interest will accrue on the related mortgage loans, and therefore cannot predict the extent of the effect of the allocation of net deferred interest on the related certificates.

Risk of Loss

Underwriting standards may affect risk of loss on the mortgage loans.

Generally, the mortgage loans have been originated using underwriting standards that are less stringent than the underwriting standards applied by certain other first lien mortgage loan purchase programs, such as those of Fannie Mae, Freddie Mac or the depositor's affiliate, Residential Funding Mortgage Securities I, Inc. Applying less stringent underwriting standards creates additional risks that losses on the mortgage loans will be allocated to certificateholders.

Examples include the following:

o mortgage loans secured by non-owner occupied properties, which constitute approximately 7.0% and 13.4% of the mortgage loans in loan group I and loan group II, respectively, may present a greater risk that the borrower will stop making monthly payments if the borrower's financial condition deteriorates;

- mortgage loans with loan-to-value ratios greater than 80% (i.e., the amount of the loan at origination is more than 80% of the value of the mortgaged property), which constitute approximately 4.0% and 6.3% of the mortgage loans in loan group I and loan group II, respectively, may increase the risk that the value of the mortgaged property will not be sufficient to satisfy the mortgage loan upon foreclosure;

- mortgage loans made to borrowers whose income is not verified, including borrowers who may not be required to state their income, which constitute approximately 90.3% and 87.0% of the mortgage loans in loan group I and loan group II, respectively, may increase the risk that the borrower's income is less than that represented.

Some of the mortgage loans with loan-to-value ratios over 80% are insured by primary mortgage insurance to the extent described in this prospectus. However, if the insurer is unable to pay a claim, the amount of loss incurred on those loans may be increased.

In addition, in determining loan-to-value ratios for certain mortgage loans, the value of the related mortgaged property may be based on an appraisal that is up to 24 months old if there is a supporting broker's price opinion, automated valuation, drive-by appraisal or other certification of value. If such an appraisal does not reflect current market values and such market values have declined, the likelihood that proceeds from a sale of the mortgaged property may be insufficient to repay the mortgage loan is increased.

See "The Trusts--Underwriting Policies" and "Certain Legal Aspects of Mortgage Loans and Contracts" in the prospectus.

Some of the mortgage loans provide for large payments at maturity.

Approximately 3.1% and 2.7% of the mortgage loans in loan group I and loan group II, respectively, provide for a payment option whereby the monthly payment will not fully amortize the principal over the term to maturity of the mortgage loan and, thus, will require a substantial principal payment, sometimes called a balloon amount, at the stated maturity. Mortgage loans which require payment of a balloon amount involve a greater degree of risk because the ability of a mortgagor to pay a balloon amount typically will depend upon the mortgagor's ability either to timely refinance the loan or to sell the related mortgaged property. See "Description of the Mortgage Pool" in this prospectus supplement.

The return on your certificates could be reduced by shortfalls due to the Servicemembers Civil Relief Act.

The Servicemembers Civil Relief Act, or Relief Act, provides relief to borrowers who enter active military service and to borrowers in reserve status who are called to active duty after the origination of their mortgage loan. Current or future military operations of the United States may increase the number of borrowers who are in active military service, including persons in reserve status who have been called or will be called to active duty. The Relief Act provides generally that a borrower who is covered by the Relief Act may not be charged interest on a mortgage loan in excess of 6% per annum during the period of the borrower's active duty.